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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/975,458	10/11/2001	Gordon T. Brown	47781-6	9828

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Alan G. Towner  
Pietragallo, Bosick & Gordon  
One Oxford Centre, 38th Floor  
301 Grant Street  
Pittsburgh, PA 15219

EXAMINER

CHARLES, DEBRA F

ART UNIT

PAPER NUMBER

3629

DATE MAILED: 08/16/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)	
	09/975,458	BROWN, GORDON T.	
	Examiner Debra F. Charles	Art Unit 3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 19 July 2002.

2a) This action is **FINAL**.      2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 28-70 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 28-70 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on \_\_\_\_\_ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

#### Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some \* c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

#### Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_

4) Interview Summary (PTO-413) Paper No(s) \_\_\_\_\_

5) Notice of Informal Patent Application (PTO-152)

6) Other: \_\_\_\_\_

Claims 28-70 have been reviewed.

## DETAILED ACTION

### ***Status of Claims***

1. The statement of the status of the claims contained in the brief received 19 July 2002 is correct. Claims 28-70 have been added.

### ***Priority***

2. Request for priority as per application no. 08/313988 filed 28 September 1994 has been accepted.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 28, 29, 30, 31, 32, 33, 35, 37, 41, 42, 43, 44, 45, 47, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 67, 68 and 69 are rejected under 35 U.S.C. 103(a) as being unpatentable over Josephson et al. (US 5412190).

As per claims 28, 45, 51, 55, 59, 67 and 69, Josephson et al. disclose a method of providing financial accounting statements for a first entity (Josephson et al., Abstract, Col. 13, Lines 10-30, Col. 14, lines 50-60, Col. 28, Lines 60-67, Col. 29, Lines 1-5), comprising:

providing transaction codes, including standardized codes (Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50);

the first entity conducting with a plurality of other entities separate financial transactions(Josephson et al., Abstract, Col. 12, Lines 50-65); associating at least one of the transaction codes(Josephson et al., Abstract, Col. 17, Lines 9-35,Col. 22, Lines 40-50) at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction (Josephson et al., Abstract, Col. 8, Lines 55-67); transmitting a record of each transaction and the at least one transaction code via a network to at least one file(Josephson et al., Abstract, Col. 12, Lines 20-30, Col. 15, Lines 1-5); and sorting the transactions in the at least one file and producing an accounting statement(Josephson et al., Abstract, Col. 12, Lines 30-45).

Official notice is taken that it is old and well known in the accounting and financial systems computer art to get the advantage of providing financial accounting statements in the form of an electronic cash letter. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to include financial accounting statements in the form of automatically updated electronic cash letter to get the advantage of transmitting financial transactions and updated reports reflecting the financial transactions.

As per claims 29, 52, 56 and 60, Josephson et al. disclose the method of Claims 28, 51, 55 and 59, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds(Josephson et al., Abstract, Col. 24, Lines 35-50, Col. 25, Lines 25-45, Col. 27, Lines 1-50).

As per claims 30, 53, 57 and 61, Josephson et al. disclose the method of Claims 28, 51, 57 and 59, wherein the at least one transaction code(Josephson et al., Abstract, Col. 17, Lines 9-35,Col. 22, Lines 40-50) is selected by the first entity (Josephson et al., Abstract, Col. 14, Lines 19-30, Col. 16, Lines 49-67).

As per claim 31, Josephson et al. disclose the method of Claim 28, wherein the at least one transaction code(Josephson et al., Abstract, Col. 17, Lines 9-35,Col. 22, Lines 40-50) is selected by at least one of the other entities(Josephson et al., Abstract, Col. 16, Lines 49-67).

As per claims 32, 54, 58 and 62, Josephson et al. disclose the method of Claims 28, 51, 55 and 59, wherein the standardized codes comprise financial transaction codes(Josephson et al., Abstract, Col. 17, Lines 9-35,Col. 22, Lines 40-50).

As per claim 33, Josephson et al. disclose the method of Claim 28, wherein the transmission of the record of each transaction and at least one transaction code(Josephson et al., Abstract, Col. 17, Lines 9-35,Col. 22, Lines 40-50) is initiated at about the time when funds are transferred or instructions are given for the transfer of funds(Josephson et al., Abstract, Col. 8, Lines 55-67).

As per claim 35, Josephson et al. disclose the method of Claim 28, including entering into said file information regarding said first entity(Josephson et al., Abstract, Col. 14, Lines 19-60, Col. 16, Lines 49-67, Col. 19, Lines 20-60, Col. 21, Lines 20-35, Col. 22, Lines 35-50).

As per claim 37, Josephson et al. disclose the method of Claim 36, including entering into said file coding information appropriate to said first entity (Josephson et al., Abstract, Col. 22, Lines 40-50, Col. 24, Lines 1-35, Col. 26, Lines 1-30).

As per claims 41 and 68, Josephson et al. disclose the method of Claims 28 and 67, including providing a funds transfer facility to facilitate transfer of funds to and from said first entity and said other entities(Josephson et al., Abstract, Col. 11, Lines 30-55, Col. 12, Lines 20-65, Col. 27, Lines 1-20).

As per claims 42 and 47, Josephson et al. disclose the method of Claim 41, including: employing said funds transfer facility to receive an instruction to transfer funds; and transferring funds from said first entity to said other entities based on said instruction(Josephson et al., Abstract, Col. 11, Lines 30-55, Col. 12, Lines 20-65, Col. 14, Lines 20-60, Col. 15, Lines 1-5, Col. 27, Lines 1-20).

As per claim 43, Josephson et al. disclose the method of Claim 41, including employing said funds transfer facility to transmit data related to said transfer of funds(Josephson et al., Abstract, Col. 11, Lines 30-55, Col. 12, Lines 20-65, Col. 14, Lines 20-60, Col. 15, Lines 1-5, Col. 16, Lines 50-67, Col. 17, Lines 50-65, Col. 27, Lines 1-20).

As per claim 44, Josephson et al. disclose the method of Claim 41, including employing said funds transfer facility to adjust current records(Josephson et al., Abstract, Col. 11, Lines 30-55, Col. 12, Lines 25-65, Col. 19, Lines 50-67, Col. 21, Lines 20-35, Col. 25, Lines 25-45, Col. 26, Lines 10-56).

2. Claims 34, 36, 39, 40, 46, 48, 49, and 50 are rejected under 35 U.S.C. 103(a) as being unpatentable over Josephson et al. as applied to claim 28, 35 and 45 above, and further in view of Lyons et al. (US 4989141).

As per claim 34, Josephson et al. disclose the method of Claim 28, wherein the transaction codes(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50) are provided from a menu(Lyons et al., Abstract, Col. 5, Lines 37-55, Table II).

Josephson et al. fail to disclose codes provided from a menu.

Lyons et al. disclose codes provided from a menu (Lyons et al., Abstract, Col. 5, Lines 37-55, Table II).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to use codes provided from a menu as taught by Lyons et al. to ensure speedy and accurate code selection.

As per claim 36, Josephson et al. disclose the method of Claim 35.

Josephson et al. fail disclose wherein said information includes beginning balances for income, expenses, assets, liabilities and/or bank accounts.

Lyons et al. disclose wherein said information includes beginning balances for income, expenses, assets, liabilities and/or bank accounts(Lyons et al., Abstract, Col. 2, Lines 35-45, Col. 4, Lines 15-30, 50-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to use information includes beginning balances for income, expenses, assets, liabilities and/or bank accounts as taught by Lyons et al. to ensure financial accounting data is separated into the relevant financial statement.

As per claims 39, 40 and 48, Josephson et al. disclose the method of Claim 28 and 45.

Josephson et al. fail to disclose providing a subsidiary ledger(Lyons et al., Abstract, Col. 2, Lines 15-25) for each of said other entities; and transferring selected subsidiary ledgers(Lyons et al., Abstract, Col. 2, Lines 15-25) providing access to said subsidiary ledger(Lyons et al., Abstract, Col. 2, Lines 15-25) for said first entity and/or agents of said first entity, whereby said first entity and/or agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs in said selected subsidiary ledgers(Lyons et al., Abstract, Col. 2, Lines 15-25, Col. 3, Lines 1-35).

Lyons et al. disclose providing a subsidiary ledger(Lyons et al., Abstract, Col. 2, Lines 15-25) for each of said other entities; and transferring selected subsidiary ledgers(Lyons et al., Abstract, Col. 2, Lines 15-25) providing access to said subsidiary ledger(Lyons et al., Abstract, Col. 2, Lines 15-25) for said first entity and/or agents of said first entity, whereby said first entity and/or agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs in said selected subsidiary ledgers(Lyons et al., Abstract, Col. 2, Lines 15-25, Col. 3, Lines 1-35).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to provide a subsidiary

ledger for each of said other entities; and transferring selected subsidiary ledgers providing access to said subsidiary ledger for said first entity and/or agents of said first entity, whereby said first entity and/or agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs in said selected subsidiary ledgers as taught by Lyons et al. to ensure smooth automatic accounting data updates as new data is added into the financial accounting system.

As per claims 49 and 50, Josephson et al. disclose the system of Claim 45.

Josephson et al. fail to disclose wherein said first computer is a personal computer, and wherein said second computer is a personal computer.

Lyons et al. disclose wherein said first computer is a personal computer(Lyons et al., Abstract, Col. 4, Lines 1-15), and wherein said second computer is a personal computer(Lyons et al., Abstract, Col. 4, Lines 1-15).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to provide said first computer is a personal computer, and wherein said second computer is a personal computer as taught by Lyons et al. to store and sort financial accounting data for analysis.

As per claim 46, Josephson et al. disclose the system of Claim 45.

Josephson et al. fail to disclose a first said file in said first computer for receiving accrual accounting data inputs; and  
a second said file in said first computer for receiving cash accounting data inputs.

Lyons et al. disclose a first said file in said first computer for receiving accrual accounting data inputs; and  
a second said file in said first computer for receiving cash accounting data inputs(Lyons et al., Abstract, Col. 4, Lines 15-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to provide a first said file in said first computer for receiving accrual accounting data inputs; and a second said file in said first computer for receiving cash accounting data inputs as taught by Lyons et al. to store and sort financial accounting data for analysis.

4. Claims 38, 63, 64, 65, 66 and 70 are rejected under 35 U.S.C. 103(a) as being unpatentable over Josephson et al. (US 5412190) as applied to claim 28 above and in view of Parker (US 4958368).

As per claim 38, Josephson et al. disclose the method of Claim 28.

Josephson et al. fail to disclose including providing said first entity and/or agents of said entity a passcode to permit access to said file.

Parker disclose including providing said first entity and/or agents of said entity a passcode to permit access to said file (Parker, Abstract, Col. 4, Lines 45-67, Col. 10, Lines 1-26).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to provide said first entity and/or agents of said entity a passcode to permit access to said file as taught by Parker to limit rights to a data file to only those authorized.

As per claims 63, 64, 65, 66 and 70, Josephson et al. disclose a computer data signal embodied in a carrier wave(Parker, Abstract), the computer data signal carrying instructions for performing a method for producing an accounting statement for a first entity(Josephson et al., Abstract, Col. 13, Lines 10-30, Col. 14, lines 50-60, Col. 28, Lines 60-67, Col. 29, Lines 1-5), comprising:

providing transaction codes, including standardized codes(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50);

the first entity conducting with a plurality of other entities separate financial transactions(Josephson et al., Abstract, Col. 12, Lines 50-65);

associating at least one of the transaction codes(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50) at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction(Josephson et al., Abstract, Col. 8, Lines 55-67);

transmitting a record of each transaction and the at least one transaction code via a network to at least one file(Josephson et al., Abstract, Col. 12, Lines 20-30, Col. 15, Lines 1-5); and

sorting the transactions in the at least one file and producing an accounting statement(Josephson et al., Abstract, Col. 12, Lines 30-45).

And Josephson et al. disclose a computer data signal embodied in a carrier wave(Parker, Abstract) of Claim 63, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds(Josephson et al., Abstract, Col. 24, Lines 35-50, Col. 25, Lines 25-45, Col. 27, Lines 1-50).

And Josephson et al. disclose a computer data signal embodied in a carrier wave(Parker, Abstract) of Claim 63, wherein the at least one transaction code(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50) is selected by the first entity(Josephson et al., Abstract, Col. 14, Lines 19-30, Col. 16, Lines 49-67).

And Josephson et al. disclose a computer data signal embodied in a carrier wave(Parker, Abstract) of Claim 63, wherein the standardized codes comprise financial transaction codes(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50).

And Josephson et al. disclose a computer data signal embodied in a carrier wave(Parker, Abstract), the computer data signal carrying instructions for performing a method for providing financial accounting statements for a first entity(Josephson et al., Abstract, Col. 13, Lines 10-30, Col. 14, lines 50-60, Col. 28, Lines 60-67, Col. 29, Lines 1-5), comprising:

providing a first computer having at least one file from which an accounting statement may be generated(Josephson et al., Abstract, Col. 17, Lines 9-35, Col. 22, Lines 40-50); providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity(Josephson et al., Abstract, Col. 11, Lines 30-55, Col. 12, Lines 20-65, Col. 27, Lines 1-20);

transferring said data inputs via a communication network from said second computer to said file of said first computer(Josephson et al., Abstract, Col. 12, Lines 20-30, Col. 15, Lines 1-5);

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and producing said accounting statement(Josephson et al., Abstract, Col. 12, Lines 30-45).

Josephson et al. fail to disclose carrier wave.

Parker discloses carrier wave(Parker, Abstract).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Josephson et al. to provide carrier wave as taught by Parker to transmit data via wireless.

### ***Conclusion***

1. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

About DTC, The Depository Trust Company web page,

<http://dtcservices.dtcc.com/aboutdtc/dtcintro/dtcintro>

The Depository Trust Company, Enhanced Matching Apparatus and Method for Post-Trade Processing and Settlement of Securities Transactions.

Watson et al., System and Method for Pre-Authorization of Individual Account Remote Transactions.

Joao, Apparatus and Method for Processing and/or for Providing Healthcare Information and/or Healthcare-Related Information.

Polk, Method and Apparatus for Payment Processing Using Debit-Based Electronic Funds Transfer and Disbursement Processing Using Addendum-Based Electronic Data Interchange.

Geer, System for Expediting the Clearing of Financial Instruments and Coordinating the Same with Invoice Processing at the Point of Receipt.

Stephens et al., Electronic Check Presentment System.

Landry, System and Method for Paying Bills and Other Obligations Including Selective Payor and Payee Controls.

Lidman, Coupon Savings Account System.

Chasek, Secure, Automated Transaction System that Supports an Electronic Currency Operating in Mixed Debit & Credit Modes.

Barnhard, Jr. et al., Central Check Clearing System.

Vitagliano et al., System for Enhanced Management of Pension-Backed Credit.

Schultz et al., Automated Purchase Reward Accounting System and Method.

Sunyich, Credit Card Storage System.

Atalla et al., Pocket Banking Terminal, Method and System.

Benton, Electronic funds Transfer and Voucher Issue System.

Crafton, Personal Authority Verification System.

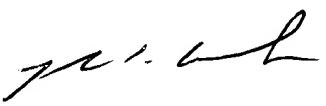
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (703) 308-2702. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Debra F. Charles  
Examiner  
Art Unit 3629

dfc  
August 8, 2002

  
JOHN G. WEISS  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600